

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re Eugene L. Brown

Debtor(s)

Case No. 19-13953

Chapter 13

**CERTIFICATION IN OPPOSITION TO NEW RESIDENTIAL MORTGAGE, LLC'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY (DOCKET NOS. 46 & 47)**

I, EUGENE BROWN, having been first sworn according to law depose and say the following:

1. I am an adult individual over the age of 18 and am the Debtor in the above-captioned matter.

2. The information contained within this Certification is within my personal knowledge and as such I am competent to provide it.

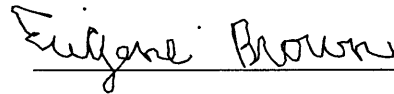
3. On June 2, 2020, I contacted my mortgage servicer, Shellpoint Mortgage, and spoke with a customer service representative in the Bankruptcy Department by the name of Brittany.

4. I asked Brittany to review my account and let me know what months Shellpoint's records show I have not made a mortgage payment since the filing of my bankruptcy in June of 2019.

5. After reviewing my mortgage payment's history Brittany informed me that according to Shellpoint's records no mortgage payments were made in: (1) July 2019; (2) August 2019; (3) November 2019; (4) January 2020; and (5) April 2020.

6. However, payments were tendered for the foregoing months; specifically, attached hereto as Exhibit "A" are bank records showing mortgage payments being tendered to the then mortgage servicer, Ditech Financial for the months: (1) July 2019; (2) August 2019; and (3) November 2019. I am in the process of attempting to locate documentation for the payments tendered for: (1) January 2020; and (2) April 2020.

7. I understand that any intentionally false statements in the this document are subject to the penalties of 18 Pa. C.S.A. §4904, relating to unsworn falsification to authorities

A handwritten signature in cursive script, reading "Eugene Brown", written over a horizontal line.

Eugene Brown, Debtor

Transfer Bill Pay External Transfer More

## Transaction Detail

Here's a summary of your completed transaction. You may add a note or categorize this transaction now. When you're done, click "Save changes."

Completed on: 07/22/2019

Description: ACH WITHDRAWAL AC-DITECH-FINANCIA L-MORTGAGE

Amount: \$2,083.59

Transaction

type: WITHDRAWAL

Personal  
note (optional):

Category  
(optional):

Not Categorized

Add a new category to the list

Save changes

Don't save changes

[Previous transaction](#) • [Next transaction](#) • [Return to Account Activity](#)

Have questions?

Need contact information? Visit [Bank of America](#) or call 1-800-ASK-BANA

Open 24 hours a day, 7 days a week

Get help with your account or transaction

6/3/2020

Transfer Bill Pay External Transfer Documents

## Transaction Detail

Here's a summary of your completed transaction. You may add or categorize this transaction now. When you're done, click "Save changes."

Completed on: 08/07/2019

Description: ACH WITHDRAWAL AC-DITECH-FINANCIAL MORTGAGE

Amount: \$2,083.59

Transaction type: WITHDRAWAL

Personal note (optional):

Category (optional): Not Categorized

Add a new category to the list

Save changes Don't save changes

Previous transaction • Next transaction • Return to Account Activity

Have questions?  
Please contact us at [customerfeedback@chase.com](mailto:customerfeedback@chase.com) or 1-800-368-6333.  
7am to 7pm Monday - Friday



Transfer Bill Pay External Transfer Documents Customer Service

## Transaction Detail

Here's a summary of your completed transaction. You may add a note or categorize this transaction now. When you're done, click "Save changes."

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Completed on: 09/10/2019

Description: ACH WITHDRAWAL DITECH-FINANCIAL MORTGAGE 190910

Amount: \$2,083.59

Transaction type: WITHDRAWAL

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Personal note (optional):

Category (optional): Not Categorized ▼

[Add a new category to the list](#)

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Save changes Don't save changes

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[Previous transaction](#) • [Next transaction](#) • [Return to Account Activity](#)

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9am to 3pm Saturday & Sunday  
Hours may vary during holidays

Transfer

Bill Pay

External Transfer

Documents

Customer Service

## Transaction Detail

Here's a summary of your completed transaction. You may add a note, categorize this transaction now. When you're done, click "Save changes."

Completed on: 10/22/2019

Description: ACH WITHDRAWAL DITECH-FINANCIAL MORTGAGE  
191022

Amount: \$2,083.59

Transaction  
type: WITHDRAWAL

Personal  
note (optional):

Category  
(optional):

Not Categorized ▼

Add a new category to the list

Save changes

Don't save changes

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Have questions?

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